

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF  
PENNSYLVANIA

In Re:	)		FILED
	)	BANKR. NO. 18-24726-JAD	1/13/23 10:53 am
EDDIE L. HARDING and SHANNON V.	)		CLERK
HARDING,	)		U.S. BANKRUPTCY
	)	CHAPTER 13	COURT - WDPA
Debtors.	)		
_____	)	Doc # 134	
	)		
EDDIE L. HARDING and SHANNON V.	)		
HARDING,	)		
	)		
Movants/Debtors,	)		
	)		
vs.	)		
	)		
COMMUNITY LOAN SERVICING, LLC	)		
f/k/a BAYVIEW LOAN SERVICING,	)		
LLC, as Servicer for LAKEVIEW LOAN	)		
SERVICING, LLC,	)		
	)		
Respondents.	)		

**INTERIM MORTGAGE MODIFICATION ORDER**

On **January 13, 2023**, the above-named Debtors Eddie L. Harding and Shannon V. Harding and Respondent Community Loan Servicing, LLC f/k/a Bayview Loan Servicing, LLC as Servicer for Lakeview Loan Servicing, LLC (“Creditor”) entered into a trial modification (the “Trial Modification”), through the Court’s *Loss Mitigation Program* (LMP), with respect to the first mortgage on the Debtors’ residence, a true and correct copy of which is attached to the Motion for Approval as Exhibit “A”. The terms of the Trial Modification require monthly payments in the amount of **\$1,149.20** (“Trial Payments”) to begin on **February 1, 2023** and to continue in that amount until **April 1, 2023** (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to Creditor, Debtor requests the Court to enter this *Interim Mortgage*

*Modification Order* until a final, permanent modification can be presented to the Court for approval.

***AND NOW***, this 13<sup>th</sup> ***day of January, 2023***, for the foregoing reasons it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the Amount of **\$1,149.20** for the following months: **February 2023, March 2023, and April 2023**. Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor ***immediately*** shall file a *Motion to Authorize the Loan Modification* in compliance with *W.P.A.LBR 9020-6(d)*.

(3) The LMP Period is extended until fourteen (14) days after the expiration of the Trial Modification Period. If the Debtor has not filed a *Motion to Authorize the Loan Modification* within fourteen (14) days after the expiration of the Trial Modification Period, then the Debtor shall ***immediately*** file and serve either a *Motion to Extend the Loss Modification Period* pursuant to *W.P.A.LBR 9020-5(b)* or a *Motion to Terminate the Loss Modification Program* pursuant to *W.P.A.LBR 9020-5(c)* that sets forth the specific reasons why an agreement was not reached.

(4) Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteewdpa.com** and Debtor shall not be entitled to rely on CM/ECF or United

States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtors' Certificate of Service shall reflect service upon the above identified email address.

A handwritten signature in black ink, appearing to read 'JAD', is written over a horizontal line. To the right of the signature, the letters 'jsf' are printed.

JEFFERY A. DELLER,  
United States Bankruptcy Court

Case administrator to serve:

Debtor  
Counsel for Debtor  
Counsel for Creditor  
Ronda J. Winnecour, Esq., Ch 13 Trustee

In re:  
Eddie L. Harding  
Shannon V. Harding  
Debtors

Case No. 18-24726-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 13, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eddie L. Harding, Shannon V. Harding, 4542 Stilley Rd., Pittsburgh, PA 15227-1326

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC, logseef@logs.com
Glenn R. Bartifay	on behalf of Debtor Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jan 13, 2023

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Total Noticed: 1

on behalf of Plaintiff Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Glenn R. Bartifay

on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Glenn R. Bartifay

on behalf of Plaintiff Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Whitehall/Baldwin-Whitehall School District jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Marianne Oliver

on behalf of Creditor Jennifer Haas moliver@lawgol.com patti@lawgol.com

Marianne Oliver

on behalf of Creditor Scott Craven moliver@lawgol.com patti@lawgol.com

Marisa Myers Cohen

on behalf of Creditor Lakeview Loan Servicing LLC. ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Samuel James Pasquarelli

on behalf of Defendant Clearview FCU sjp@sgkpc.com pms@sgkpc.com

TOTAL: 17